

In re:  
Ayanna Amirah Abdullah  
Debtor

Case No. 23-13816-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 20, 2023

User: admin  
Form ID: 309A

Page 1 of 4  
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2023:

Recip ID	Recipient Name and Address
db	Ayanna Amirah Abdullah, 1503 Elmwood Ave FA3, Folcroft, PA 19032-1303
14839758	+ Capital Bank N.A., 2275 Research Blvd. Ste 600, Rockville, MD 20850-6238
14839774	Ede/sustain Realty Llc, 1323 Darby Rd, Havertown, PA 19083-3808
14839787	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14839789	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14839791	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616
14839799	Target, c/o Financial & Retail Svcs Mailstop BT, Minneapolis, MN 55440
14839802	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14839805	+ X1 Inc, 548 Market St #30684, San Francisco, CA 94104-5401

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mail@cibiklaw.com	Dec 21 2023 00:22:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	EDI: BTPDERSHAW.COM	Dec 21 2023 05:17:00	TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	Email/Text: megan.harper@phila.gov	Dec 21 2023 00:22:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 21 2023 05:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 21 2023 00:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.ph.ecf@usdoj.gov	Dec 21 2023 00:22:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14839755	+ Email/Text: bankruptcy@acimacredit.com	Dec 21 2023 00:22:00	Acima Credit, 4th Floor, 9815 South Monroe Street, Sandy, UT 84070-4384
14839756	+ Email/Text: backoffice@affirm.com	Dec 21 2023 00:22:00	Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
14839757	EDI: TSYS2	Dec 21 2023 05:17:00	Barclays, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
14839765	Email/Text: megan.harper@phila.gov	Dec 21 2023 00:22:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14839771	Email/Text: cfcbackoffice@contfinco.com		

District/off: 0313-2

User: admin

Page 2 of 4

Date Rcvd: Dec 20, 2023

Form ID: 309A

Total Noticed: 56

		Dec 21 2023 00:22:00	Continental Finance Co, Attn: Bankruptcy Attn: Bankruptcy, 4550 Linden Hill Rd , Ste 4, Wilmington, DE 19808-2952
14839760	+ EDI: CITICORP	Dec 21 2023 05:17:00	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized BKY, PO Box 790040, St Louis, MO 63179-0040
14839761	+ EDI: CITICORP	Dec 21 2023 05:17:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
14839762	+ EDI: CITICORP	Dec 21 2023 05:17:00	Citibank/Best Buy, Centralized Bk dept, PO Box 790034, St Louis, MO 63179-0034
14839763	EDI: CITICORP	Dec 21 2023 05:17:00	Citibank/Sunoco, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14839766	Email/Text: bankruptcy@philapark.org	Dec 21 2023 00:22:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14839767	+ EDI: WFNNB.COM	Dec 21 2023 05:17:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14839768	+ EDI: WFNNB.COM	Dec 21 2023 05:17:00	Comenity Capital/Sephora, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14839769	+ EDI: WFNNB.COM	Dec 21 2023 05:17:00	Comenity/Carter, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14839770	+ EDI: WFNNB.COM	Dec 21 2023 05:17:00	Comenitycapital/c21, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14839772	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 21 2023 00:50:22	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
14839783	EDI: CITICORP	Dec 21 2023 05:17:00	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
14839773	+ EDI: DISCOVER	Dec 21 2023 05:17:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
14839776	Email/Text: BNBLAZE@capitalsvcs.com	Dec 21 2023 00:22:00	First Savings Bank/Blaze, Attn: Bankruptcy, PO Box 5096, Sioux Falls, SD 57117-5096
14839775	+ EDI: AMINFOFP.COM	Dec 21 2023 05:17:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
14839777	+ EDI: PHINGENESIS	Dec 21 2023 05:17:00	Genesis FS Card Services, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14839778	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 21 2023 00:22:00	Goldman Sachs Bank USA, Attn: Bankruptcy, PO Box 70379, Philadelphia, PA 19176-0379
14839779	+ Email/Text: electronicbkydocs@nelnet.net	Dec 21 2023 00:22:00	Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
14839780	EDI: IRS.COM	Dec 21 2023 05:17:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14839759	EDI: JPMORGANCHASE	Dec 21 2023 05:17:00	Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850
14839781	EDI: JEFFERSONCAP.COM	Dec 21 2023 05:17:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
14839782	Email/Text: ktramble@lendmarkfinancial.com	Dec 21 2023 00:22:00	Lendmark, 2118 Usher St., Covington, GA 30014
14839784	+ Email/Text: bankruptcynotification@montereyfinancial.com	Dec 21 2023 00:22:00	Monterey Financial Service, Attn: Bankruptcy 4095 Avenida De La Plat, Oceanside, CA 92056-5802
14839785	+ Email/Text: electronicbkydocs@nelnet.net	Dec 21 2023 00:22:00	Nelnet, Attn: Claims, P.O. Box: 82505, Lincoln, NE 68501-2505

District/off: 0313-2

User: admin

Page 3 of 4

Date Rcvd: Dec 20, 2023

Form ID: 309A

Total Noticed: 56

14839786	Email/Text: bnc@nordstrom.com	Dec 21 2023 00:22:33	Nordstrom Signature Visa, Attn: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
14839790	Email/Text: bkrgeneric@penfed.org	Dec 21 2023 00:22:00	Pentagon Federal Credit Union, Attn: Bankruptcy, P.O. Box 1432, Alexandria, VA 22313-2032
14839788	EDI: PENNDEPTREV	Dec 21 2023 05:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14839788	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 21 2023 00:22:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14839792	+ Email/Text: bankruptcy@philapark.org	Dec 21 2023 00:22:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540
14839793	+ Email/Text: bankruptcy1@pffcu.org	Dec 21 2023 00:22:00	Police & Fire FCU, 901 Arch St, Philadelphia, PA 19107-2495
14839794	+ Email/Text: bankruptcy1@pffcu.org	Dec 21 2023 00:22:00	Police & fire, 901 Arch Street, Philadelphia, PA 19107-2404
14839795	EDI: SYNC	Dec 21 2023 05:17:00	Synchrony Bank/Amazon, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14839796	EDI: SYNC	Dec 21 2023 05:17:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14839797	+ EDI: SYNC	Dec 21 2023 05:17:00	Synchrony Bank/Sams, Attn: Bnakruptcy, PO Box 965060, Orlando, FL 32896-5060
14839798	EDI: SYNC	Dec 21 2023 05:17:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14839800	^ MEBN	Dec 21 2023 00:14:42	Toyota Motor Credit Corp/Mazda Financial Svcs, Attn: Bankruptcy 6565 Headquarters Dr, Plano, TX 75024-5965
14839801	+ Email/Text: dbogucki@trumark.org	Dec 21 2023 00:22:00	Trumark Financial Credit Union, Attn: Bankruptcy 335 Commerce Dr, Fort Washington, PA 19034-2701
14839803	^ MEBN	Dec 21 2023 00:14:32	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14839804	Email/Text: bankruptcies@uplift.com	Dec 21 2023 00:22:00	Uplift, Inc., Attn: Bankruptcy, 440 N Wolfe Rd, Sunnyvale, CA 94085-3869

TOTAL: 49

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14839764		Citibank/The Home Depot, dept, St Louis,, Citicorp Credit Svcs/, PO Box 790034, Centralized BkMO63179

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0313-2

User: admin

Page 4 of 4

Date Rcvd: Dec 20, 2023

Form ID: 309A

Total Noticed: 56

**the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 22, 2023

Signature: /s/Gustava Winters

<b>Information to identify the case:</b>		
Debtor 1:	<b>Ayanna Amirah Abdullah</b>	Social Security number or ITIN: xxx-xx-5144
	First Name Middle Name Last Name	EIN: --_-----
Debtor 2:		Social Security number or ITIN: -----
(Spouse, if filing)	First Name Middle Name Last Name	EIN: --_-----
United States Bankruptcy Court:	Eastern District of Pennsylvania	Date case filed for chapter: 7 12/19/23
Case number:	23-13816-pmm	

**Official Form 309A (For Individuals or Joint Debtors)**  
**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20  
**\*\*Debtor's Photo ID & Social Security Card must be presented to the Trustee prior to the 341 meeting.\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ayanna Amirah Abdullah	
2. All other names used in the last 8 years		
3. Address	1503 Elmwood Ave FA3 Folcroft, PA 19032-1303	
4. Debtor's attorney Name and address	MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215-735-1060 Email: mail@cibiklaw.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: 7trustee@gmail.com

For more information, see page 2 >

Debtor **Ayanna Amirah Abdullah**

Case number **23-13816-pmm**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 12/20/23
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 24, 2024 at 09:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: <b>The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309-8504, Enter Meeting ID 693 030 3280, and Passcode 5000070595</b>  For additional meeting info. go to <a href="https://www.justice.gov/ust/moc">https://www.justice.gov/ust/moc</a>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline: 3/25/24</b>          <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	